IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ALABAMA SOUTHERN DIVISION

IN RE: BLUE CROSS BLUE SHIELD ANTITRUST LITIGATION (MDL NO. 2406) Master File No. 2:13-CV-20000-RDP

This Document Relates to Provider Track Cases

PROVIDER PLAINTIFFS' MOTION FOR APPROVAL OF MATERIAL LOSS CONTINGENCY RESERVE

The Settlement Agreement between the Blues and the Providers allows Settlement Class Counsel to seek approval for a Material Loss Contingency Reserve if they anticipate that Notice and Administration Costs will exceed \$100 million. Doc. No. 3192-2 ("Settlement Agreement") ¶ 1(ggg). The Material Loss Contingency Reserve cannot exceed 2% of the Net Settlement Fund, or approximately \$39 million. *Id.* ¶ 1(ww).

After consulting with the Settlement Administrator about anticipated Notice and Administration Costs, Settlement Class Counsel believes that \$100 million will be insufficient to pay for Notice and Administration Costs, and that a request of \$10 million for the Material Loss Contingency Reserve is appropriate. A declaration of the Settlement Administrator, attached as Exhibit A, explains how he has budgeted for Notice and Administration, and why Notice and Administration costs are likely to exceed \$100 million.

CONCLUSION

For the foregoing reasons, the Court should approve a Material Loss Contingency Reserve of \$10 million.

Respectfully submitted the 22nd day of July, 2025.

/s/ Edith M. Kallas
Edith M. Kallas – Co-Lead Counsel
WHATLEY KALLAS, LLP

/s/ Joe R. Whatley, Jr.

Joe R. Whatley, Jr. – *Co-Lead Counsel* W. Tucker Brown

152 West 57th Street

41st Floor

New York, NY 10019 Tel: (212) 447-7060 Fax: (800) 922-4851

Email: ekallas@whatleykallas.com

Patrick J. Sheehan

WHATLEY KALLAS, LLP

101 Federal Street

19th Floor

Boston, MA 10019 Tel: (617) 573-5118

Fax: (617) 371-2950

Email: psheehan@whatleykallas.com

Barry Alan Ragsdale – Plaintiffs' Liaison Counsel and Discovery Liaison Counsel

Dominick Feld Hyde, PC

1130 22nd Street South Ridge Park

Suite 4000

Birmingham, AL 35205 Tel: (205) 536-8888 bragsdale@dfhlaw.com

Charles Clinton Hunter HAYES HUNTER PC 4265 San Felipe, Suite 1000

Houston, TX 77027 Tel: (281) 768-4731

Fax: (713) 583-7047

Email: chunter@hayeshunterlaw.com

Dennis Pantazis – *Plaintiffs' Steering Committee*

Brian Clark – *Discovery Committee* WIGGINS CHILDS PANTAZIS FISHER

GOLDFARB

The Kress Building

301 Nineteenth Street North Birmingham, AL 35203

Tel: (205) 314-0500 Fax: (205) 254-1500 WHATLEY KALLAS, LLP

2001 Park Place North 1000 Park Place Tower

Birmingham, AL 35203 Tel: (205) 488-1200

Fax: (800) 922-4851

Email: jwhatley@whatleykallas.com

tbrown@whatleykallas.com

Henry C. Quillen

WHATLEY KALLAS, LLP

159 Middle Street

Suite 2C

Portsmouth, NH 03801

Tel: (603) 294-1591

Fax: (800) 922-4851

Email: hquillen@whatleykallas.com

Deborah J. Winegard

WHATLEY KALLAS, LLP

1068 Virginia Avenue, NE

Atlanta, GA 30306

Tel: (404) 607-8222 Fax: (404) 607-8451

Email: dwinegard@whatleykallas.com

E. Kirk Wood, Jr. – *Local Facilitating*

Counsel

WOOD LAW FIRM LLC

P. O. Box 382434

Birmingham, AL 35238

Tel: (205) 612-0243

Fax: (205) 705-1223

Email: kirk@woodlawfirmllc.com

Aaron S. Podhurst – *Plaintiffs' Steering*

Committee

Peter Prieto - Chair, Expert Committee

PODHURST ORSECK, P.A.

One S.E. 3rd Avenue

Suite 2300

Miami, FL 33131

Tel: (305) 358-2800

Fax: (305) 358-2382

Email: apodhurst@podhurst.com

Email: dgp@wigginschilds.com bclark@wigginschilds.com

Dennis C. Reich – *Chair*, *Damages* Committee

REICH & BINSTOCK, LLP 4265 San Felipe, Suite 1000 Houston, TX 77027

Tel: (713) 622-7271 Fax: (713) 623-8724

Email: dreich@reichandbinstock.com

pprieto@podhurst.com

U.W. Clemon - Plaintiffs' Steering Committee

U. W. Clemon, LLC 5202 Mountain Ridge Parkway Birmingham, AL 35222 Tel: (205) 837-2898

Email: uwclemon1@gmail.com

Nicholas B. Roth – *Chair*, *Discovery* Committee

Julia Smeds Roth – Discovery Committee EYSTER KEY TUBB ROTH MIDDLETON & ADAMS, LLP

402 East Moulton Street, SE

Decatur, AL 35602 Tel: (256) 353-6761 Fax: (256) 353-6767

Email: nbroth@eysterkeylaw.com iroth@eysterkeylaw.com

David A. Balto – *Expert Committee*

THE LAW OFFICES OF DAVID A. BALTO

1350 I Street, N.W., Suite 850 Washington, DC 20005

Tel: (202) 789-5424 Fax: (202) 589-1819

Email: david.balto@dcantitrustlaw.com

Joey K. James – *Litigation Committee*

BUNCH & JAMES P. O. Box 878

Florence, AL 35631

Tel: (256) 764-0095

J. Mark White – *Litigation Committee* Augusta S. Dowd – Chair, Litigation Committee

Linda G. Flippo – *Discovery Committee* WHITE ARNOLD & DOWD, P.C.

2001 Park Place North

Suite 1400

Birmingham, AL 35203

Tel: (205) 323-1888 Fax: (205) 323-8907

Email: mwhite@whitearnolddowd.com adowd@whitearnolddowd.com lflippo@whitearnolddowd.com

Van Bunch – Chair, Class Certification Committee

BONNETT FAIRBOURN FRIEDMAN & BALINT, P.C.

2325 E. Camelback Road, Suite 300

Phoenix, AZ 85016 Tel: (602) 274-1100 Fax: (602) 274-1199 Email: vbunch@bffb.com

Robert J. Axelrod – *Chair, Written*

Submissions Committee

AXELROD LLP

800 Third Avenue, Suite 2800

New York, NY 10022

Fax: (256) 767-5705

Email: joey@joeyjameslaw.com

Tel: (646) 448-5263 Fax: (212) 840-8560

Email: raxelrod39@gmail.com

Richard S. Frankowski – *Discovery Committee*

THE FRANKOWSKI FIRM, LLC 231 22nd Street South, Suite 203

Birmingham, AL 35233 Tel: (205) 390-0399 Fax: (205) 390-1001

Email: richard@frankowskifirm.com

W. Daniel Miles, III – Written Submissions

Committee

BEASLEY ALLEN CROW METHVIN

PORTIS

& MILES, P.C. 218 Commerce Street Montgomery, AL 36104

Tel: (800) 898-2034 Fax: (334) 954-7555

Email: dee.miles@beasleyallen.com

John C. Davis – Written Submissions

Committee

LAW OFFICE OF JOHN C. DAVIS

623 Beard Street Tallahassee, FL 32303 Tel: (850) 222-4770

Email: john@johndavislaw.net

Michael C. Dodge – *Expert Committee* GLAST PHILLIPS & MURRAY, P.C. 14801 Quorum Drive, Suite 500

Dallas, TX 75254 Tel: (972) 419-7172

Email: mdodge@gpm-law.com

Mark K. Gray - Discovery Committee

GRAY & WHITE

713 E. Market Street, Suite 200

Louisville, KY 40202 Tel: (502) 805-1800 Fax: (502) 618-4059

Email: mgray@grayandwhitelaw.com

Michael E. Gurley, Jr. – Discovery Committee

Attorney at Law

24108 Portobello Road Birmingham, AL 35242 Tel: (205) 908-6512

Email: mgurleyjr@yahoo.com

Stephen M. Hansen – *Class Certification Committee*

LAW OFFICE OF STEPHEN M. HANSEN

1821 Dock Street Tacoma, WA 98402 Tel: (253) 302-5955 Fax: (253) 301-1147

Email: steve@stephenmhansenlaw.com

Lynn W. Jinks, III – *Expert Committee* Christina D. Crow – *Discovery Committee*

JINKS CROW, P.C. 219 North Prairie Street Union Springs, AL 36089 Tel: (334) 738-4225 Fax: (334) 738-4229

Email: ljinks@jinkslaw.com ccrow@jinkslaw.com

Harley S. Tropin – *Damages Committee* Javier A. Lopez – *Discovery Committee*

KOZYAK TROPIN & THROCKMORTON, P.A.

2525 Ponce De Leon Boulevard, 9th Floor

Myron C. Penn – *Discovery Committee*

PENN & SEABORN, LLC 53 Highway 110

Post Office Box 5335

Union Springs, AL 36089

Miami, FL 33134 Tel: (305) 372-1800 Fax: (305) 372-3508 Email: hst@kttlaw.com

jal@kttlaw.com

C. Wes Pittman – *Settlement Committee*

THE PITTMAN FIRM, P.A. 432 McKenzie Avenue Panama City, FL 32401 Tel: (850) 784-9000 Fax: (850) 763-6787

Email: wes@pittmanfirm.com

Robert B. Roden – *Litigation Committee*

SHELBY RODEN, LLC 2956 Rhodes Circle Birmingham, AL 35205 Tel: (205) 933-8383 Fax: (205) 933-8386

Email: rroden@shelbyroden.com

Gary E. Mason – *Class Certification Committee*

WHITFIELD BRYSON & MASON, LLP 1625 Massachusetts Ave. NW, Suite 605

Washington, DC 20036 Tel: (202) 429-2290 Fax: (202) 640-1160

Email: gmason@wbmllp.com

Michael L. Murphy – *Discovery Committee*

BAILEY GLASSER LLP 910 17th Street, NW, Suite 800 Washington, DC 20006 Tel: (202) 463-2101 Fax: (202) 463-2103

Email: mmurphy@baileyglasser.com

Lance Michael Sears SEARS & SWANSON, P.C. First Bank Building 2 North Cascade Avenue, Suite 1250 Colorado Springs, CO 80903

Tel: (719) 471-1984

Tel: (334) 738-4486 Fax: (334) 738-4432

Email: myronpenn28@hotmail.com

J. Preston Strom, Jr. - Litigation Committee

STROM LAW FIRM, LLC

2110 N. Beltline Boulevard, Suite A

Columbia, SC 29204-3905 Tel: (803) 252-4800

Fax: (803) 252-4800

Email: petestrom@stromlaw.com

Thomas V. Bender – *Discovery Committee*

Dirk L. Hubbard

HORN AYLWARD & BANDY, LLC

2600 Grand Blvd., Suite 1100 Kansas City, MO 64108

Tel: (816) 421-0700

Email: tbender@hab-law.com dhubbard@hab-law.com

Gregory S. Cusimano – *Litigation Committee* CUSIMANO, ROBERTS & MILLS, LLC

153 South 9th Street Gadsden, AL 35901 Phone: (256) 543-0400 Fax: (256) 543-0488

Email: greg@alalawyers.net

Brian E. Wojtalewicz

WOJTALEWICZ LAW FIRM, LTD.

139 N. Miles Street Appleton, MN 56208 Tel: (320) 289-2363 Fax: (320) 289-2369

Email: brian@wojtalewiczlawfirm.com

Archie C. Lamb, Jr.

ARCHIE LAMB & ASSOCIATES, LLC

301 19th Street North, Suite 585

The Kress Bldg.

Birmingham, AL 35203-3145

(205) 458-1210

Fax: (719) 577-4356

Email: lance@searsassociates.com

Jessica Dillon Ray R. Brown Molly Brown

DILLON & FINDLEY, P.C. 1049 W. 5th Avenue, Suite 200

Anchorage, AK 99501 Tel: (907) 277-5400 Fax: (907) 277-9896

Email: Jessica@dillonfindley.com

Ray@dillonfindley.com Molly@dillonfindley.com

Allyson C. Dirksen HEIDMAN LAW FIRM, P.L.L.C.

1128 Historic 4th Street P. O. Box 3086

Sioux City, IA 51101 Tel: (712) 255-8838 Fax (712) 258-6714

Email: allyson.dirksen@heidmanlaw.com

Email: alamb@archielamb.com

Paul Lundberg

LUNDBERG LAW, PLC 600 4TH Street, Suite 906 Sioux City, IA 51101

Tel: (712) 234-3030 Fax: (712) 234-3034

Email: paul@lundberglawfirm.com

Gwen Simons

Simons & Associates Law, P.A.

P.O. Box 1238

Scarborough, ME 04070-1238

Tel: (207) 205-2045 Fax: (207) 883-7225

Email: gwen@simonsassociateslaw.com

Counsel for Provider Plaintiffs